



Order Filed on October 12, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

MCC4795
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ATTORNEYS FOR DEBTOR

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE:

Chapter 13

Jennifer Kesil

Case No.: **17-28392 (KCF)**

Hearing Date:

**ORDER AUTHORIZING LOAN MODIFICATION
ON DEBTOR'S REAL PROPERTY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: October 12, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

(Page 2)

Debtor(s): **Jennifer Kesil**

Case No.: **17-28392 (KCF)**

Caption of Order: **Order Authorizing Loan Modification of Debtor's Real Property**

THIS MATTER having come before the Court on the debtor's Application to Approve the Loan Modification, and the Court having considered the debtor's application and any opposition thereto, and good and sufficient cause appearing there from for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to modify the mortgage on real property located at 840 Marbro Avenue, Brick, New Jersey pursuant to the terms outlined in the debtor's certification in support of the application; and it is further

ORDERED that the Debtor is granted approval to enter into a permanent loan modification.

ORDERED that the debtor's shall continue to make payments under the Plan as proposed or confirmed

ORDERED that communications and/or negotiations between debtor and mortgagee/mortgage servicer regarding loss mitigation or loan modification shall not be deemed a violation of the automatic stay

ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification.

ORDERED that in the event the modification is not consummated, the Secured Creditor shall notify the Trustee and the Debtor's attorney of same.

ORDERED that if post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days from the date the loan modification is finalized. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed Plan; And

ORDERED that the Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Jennifer Kesil
Debtor

Case No. 17-28392-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db Jennifer Kesil, 840 Marbro Ave, Brick, NJ 08724-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Joseph Casello on behalf of Creditor Anthony DeGennaro, MD jcasello@cvclaw.net,
jcasello627@gmail.com
Marc C. Capone on behalf of Debtor Jennifer Kesil mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
Steven P. Kelly on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7